

## Fill in this information to identify the case:

Debtor 1 Henry L. Smith, Jr.

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Virginia  
(State)

Case number 15-31150-KLP

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION,  
AS TRUSTEE OF THE SCIG SERIES III TRUST

Court claim no. (if known): 9-2

Last 4 digits of any number you use to  
identify the debtor's account:

0 6 5 4

## Date of payment change:

Must be at least 21 days after date of this notice 07 / 26 / 2019

## New total payment:

\$ 1,370.48

Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 0.00

New escrow payment: \$ 545.61

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Henry L. Smith, Jr. Case number (if known) 15-31150-KLP  
First Name Middle Name Last Name

**Part 4:** Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves Date 06 / 05 / 2019  
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT  
First Name Middle Name Last Name

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010 Email mghidotti@ghidottiberger.com

314 S Franklin St / Second Floor  
PO Box 517  
Titusville PA 16354  
800-327-7861  
814-260-4159 Fax  
www.bsifinancial.com



PAMELA D SMITH  
HENRY SMITH  
2 EMERSON ST  
RICHMOND

VA 23223

YOUR LOAN NUMBER:

DATE: 05/14/19

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 07/19 THROUGH 06/20.

----- ANTICIPATED PAYMENTS FROM ESCROW - 07/19 THROUGH 06/20 -----  
COUNTY TAX 1309.36

TOTAL PAYMENTS FROM ESCROW 1309.36

MONTHLY PAYMENT TO ESCROW 109.11 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 07/19 THROUGH 06/20-----				-- ESCROW BALANCE COMPARISON --	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	-5019.82	218.26
JUL 19	109.11			-4910.71	327.37
AUG 19	109.11			-4801.60	436.48
SEP 19	109.11			-4692.49	545.59
OCT 19	109.11			-4583.38	654.70
NOV 19	109.11			-4474.27	763.81
DEC 19	109.11	654.68	COUNTY TAX	-5019.84	218.24
JAN 20	109.11			-4910.73	327.35
FEB 20	109.11			-4801.62	436.46
MAR 20	109.11			-4692.51	545.57
APR 20	109.11			-4583.40	654.68
MAY 20	109.11			-4474.29	763.79
JUN 20	109.11	654.68	COUNTY TAX ALP	-5019.86	218.22

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -5238.08.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----  
PRINCIPAL & INTEREST 824.87  
ESCROW (1/12TH OF ANNUAL ANTICIPATED 109.11  
DISBURSEMENTS AS COMPUTED ABOVE)  
PLUS: OPTIONAL INSURANCE PREMIUMS 0.00  
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG 0.00  
PLUS: SHORTAGE PAYMENT 436.50  
MINUS: SURPLUS CREDIT 0.00  
ROUNDING ADJUSTMENT 0.00  
MINUS: BUYDOWN/ASSISTANCE PAYMENTS 0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 07/26/19 1370.48  
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF  
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING  
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES  
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED  
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 218.22.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR  
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE  
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 218.22.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT  
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT  
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:  
04/19 0.00 05/19 0.00 06/19 0.00  
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:  
06/19 654.68 COUNTY TAX 00/00 0.00  
00/00 0.00 00/00 0.00

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BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Michelle R. Ghidotti-Gonsalves, Esq. (232837)

GHIDOTTI | BERGER LLP

1920 Old Tustin Ave.

Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

mghidotti@ghidottiberger.com

Attorney for Creditor

US Bank Trust National Association, as Trustee of the SCIG Series III Trust

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF VIRGINIA (RICHMOND)

In Re: Henry L. Smith, Jr.

Debtor.

) CASE NO.: 15-31150-KLP  
)  
) CHAPTER 13  
)  
) **CERTIFICATE OF SERVICE**  
)  
)  
)

**CERTIFICATE OF SERVICE**

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On June 05, 2019 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

**Debtor**

Henry L. Smith, Jr.  
2 Emerson Street  
Richmond, VA 23223

**Trustee**

Suzanne E. Wade  
P.O. Box 1780  
Richmond, VA 23218-1780

**Debtor's Counsel**

Kimberly Alice Chandler  
Chandler Pecoraro, PLC  
P.O. Box 17586  
Richmond, VA 23226

**Debtor's Counsel**

Richard C. Pecoraro  
Rich Law, PLC  
1700 Huguenot Rd.  
Suite B4  
Midlothian, VA 23113

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

\_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on June 05, 2019 at Santa Ana, California

/s/ Marlen Gomez

Marlen Gomez